

Information to identify the case:

Debtor 1	Ernest O. Ryan	Social Security number or ITIN	xxx-xx-3524
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 3/26/15
Case number: 18-24218-GLT		Date case converted to chapter	7 10/31/18

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ernest O. Ryan	
2. All other names used in the last 8 years		
3. Address	166 Francis Road Pittsburgh, PA 15239	
4. Debtor's attorney Name and address	Glenn R. Bartifay 3134 Lillian Avenue First Floor Murrysville, PA 15668	Contact phone 412-824-4011 Email: gbartifay@bartifaylaw.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Ernest O. Ryan**

Case number **18-24218-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/31/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 18, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse		
The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/19/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 1/9/19 Deadline for governmental units to file a proof of claim: Filing deadline: 9/22/15 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ernest O. Ryan
 Debtor

Case No. 18-24218-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309B

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db	+Ernest O. Ryan, 166 Francis Road, Pittsburgh, PA 15239-1408
aty	+Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
aty	+Natasha Alejandro, Bartifay Law Offices, PC, 3134 Lillian Avenue, First Floor, Murrysville, PA 15668-1868
aty	Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
14939903	+Duquesne Light Company, PO Box 61, Pittsburgh, PA 15122-0061
14939905	+I Care Medical LLC, PO Box 5657, Johnstown, PA 15904-5657
14939910	+Peoples, PO Box 747105, Pittsburgh, PA 15274-7105
14939911	+Premier Medical Associates, PO Box 644985, Pittsburgh, PA 15264-4985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: gbartifay@bartifaylaw.com Nov 01 2018 03:12:53 Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, Murrysville, PA 15668
tr	+EDI: BRCCRAWFORD.COM Nov 01 2018 06:38:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2018 03:13:45 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 01 2018 03:14:13 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14939904	EDI: HNDA.COM Nov 01 2018 06:38:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101
14939898	+EDI: CAPITALONE.COM Nov 01 2018 06:38:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14939899	EDI: RMSC.COM Nov 01 2018 06:38:00 Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14939900	EDI: CHASE.COM Nov 01 2018 06:38:00 Chase/Slate, PO Box 15153, Wilmington, DE 19886-5153
14939901	+E-mail/Text: abovay@creditmanagementcompany.com Nov 01 2018 03:14:46 Credit Management, P.O. Box 16346, Pittsburgh, PA 15242-0346
14939902	+EDI: RCSFNBMARIN.COM Nov 01 2018 06:38:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14939906	+EDI: RMSC.COM Nov 01 2018 06:38:00 JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14939907	+EDI: TSYS2.COM Nov 01 2018 06:38:00 Juniper/Barclays, PO Box 13337, Philadelphia, PA 19101-3337
14939908	E-mail/Text: camanagement@mtb.com Nov 01 2018 03:13:23 M&T Bank, PO Box 62182, Baltimore, MD 21264
14939909	+E-mail/Text: recovery@paypal.com Nov 01 2018 03:13:03 Paypal, 2211 North First Street, San Jose, CA 95131-2021
14939912	EDI: RMSC.COM Nov 01 2018 06:38:00 Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14939913	+EDI: AFFILIATEDGRP.COM Nov 01 2018 06:38:00 The Affiliated Group, 3055 41st NW, Suite 100, Rochester, MN 55901-9013
14939914	+EDI: VERIZONCOMB.COM Nov 01 2018 06:38:00 Verizon, PO Box 920041, Dallas, TX 75392-0041
14939915	EDI: RMSC.COM Nov 01 2018 06:38:00 Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14939916	+EDI: RMSC.COM Nov 01 2018 06:38:00 Wal-Mart/Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	M&T Bank as servicer for Lakeview Loan Servicing L
cr	Penn Hills School District

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil
Form ID: 309B

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
andygornall@latouflawfirm.com
Glenn R. Bartifay on behalf of Debtor Ernest O. Ryan gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
bkgroup@kmlawgroup.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Natasha Alejandro on behalf of Debtor Ernest O. Ryan nalejandro@bartifaylaw.com,
gbartifay@bartifaylaw.com;sfallat@bartifaylaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 9